



CITY OF KNOXVILLE
MADELINE ROGERO, MAYOR

Community Development Department

Becky Wade, Director
Linda Rust, CD Administrator

Consolidated Plan Public Meeting
January 27, 2015

Our Mission is

to revitalize low and moderate income communities and strengthen all city neighborhoods.

We accomplish this by working with community partners on many programs with various federal, state and local funding sources.

Purpose of Today's Meeting

- I. What is a Consolidated Plan?
Regulatory Constraints
Budgetary Constraints
Current Consolidated Plan Goals/Results
- II. Citizen Participation Process and
Community Consultation Activities
- III. What We Learned:
Priority Community Needs
Other Research/Data
Draft High/Low Priorities and Strategies
- IV. Timeline/Opportunities for Input
- V. Q&A, Feedback

I. 2015-2019 Consolidated Plan

- U.S. Department of Housing and Urban Development (**HUD**), Community Planning and Development (CPD) Grant Funds – Community Development Block Grant (**CDBG**), **HOME** Investment Partnership funds, and Emergency Solutions Grant (**ESG**)
 - Required every 5 years and updated annually
 - Due in mid-May 2015
 - Impacts activities and funding beginning July 2015
 - Involves extensive community participation
 - Sets **High/Low Priority** activities for funding
 - Defines **Target Areas** inside the City of Knoxville
- Informs Local Funding Priorities as well

Constraints

HUD Requirements

1. CDBG Funds:

- Activities benefiting **Low- and Moderate- Income (LMI) persons/households and LMI Areas**;
- Activities which aid in the prevention or elimination of **Slum or Blight**;
- Activities having a particular urgency (threat to community health and welfare);
- **Public Services activities are limited** to 15% of CDBG funds.

2. HOME Funds:

- **Affordable Housing** activities for **LMI** households

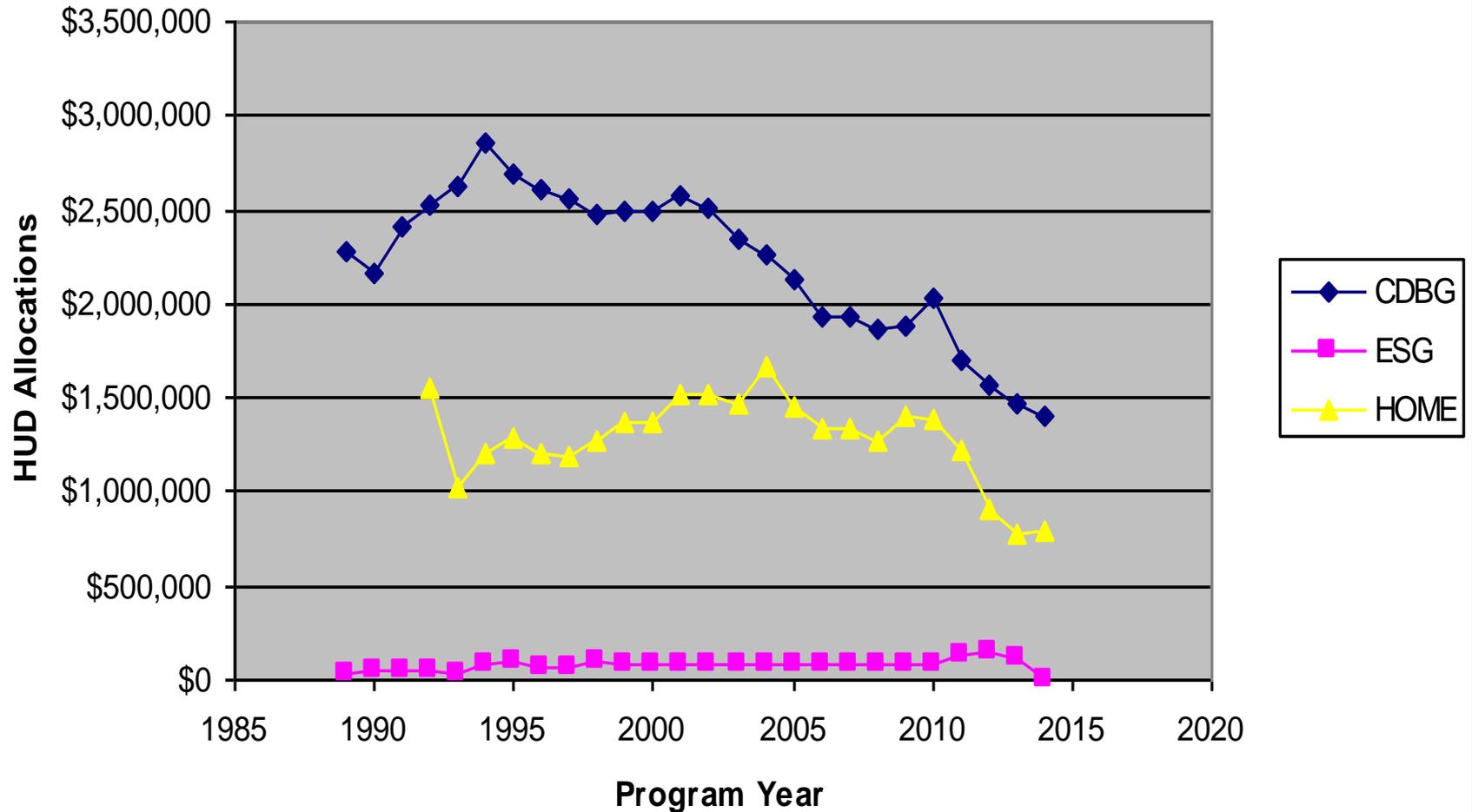
3. ESG Funds:

- Activities to help the **Homeless** (presumed to be LMI)

Constraints

37% decrease in HUD allocations over the last five years

HUD Funding 1989-2014



2010-2014 Consolidated Plan

Priorities, Goals and Accomplishments

Priority	5 Year Goal	2010-2013	% Completed
• Homeownership			
– Owner-Occupied Houses Rehabilitated	150	71	47 %
– New Housing Constructed (CHDOs)	25	23	92 %
– Emergency/Minor Home Repairs	1,000	489	48 %
– Down-payment Assistance	50	36	72 %
• Rental Housing			
– Rental Rehabilitation	50	12	24 %
– CHDO rental units	25	33	76 %
• Homelessness			
– Permanent Supportive Housing Units developed	200	105	53 %
– Supportive Services to individuals	10,000	14,061	140 %
– Services from transitional to permanent housing	500	576	115 %
• Neighborhood Stabilization			
– Organizations receiving Technical Assistance	50	76	152 %
– <i>My Front Yard</i>	50	24	48 %
– Redevelopment Areas	6	8	133 %
– Blighted/foreclosed/problem properties acquired	90	44	49 %
• Economic Development			
– Commercial Façades Improved	25	25	100 %

II. Citizen Participation Process

- Citizen Outreach
 - October 1st Kick Off
 - October 21st Public Meeting
 - Survey on Survey Monkey
 - Knoxville's Office of Neighborhoods
- Outreach to Target Populations
 - Low/Moderate Income Persons
 - Knoxville Tenant Council
 - Homeless Collective
 - Knox County Veterans Office
 - Family Justice Center
 - Mayor's Council on Disability Issues (CODI)
 - The Bridge Refugee Services
 - NAACP, Knoxville Area Urban League, Latino Task Force, Burmese Church

Consultation Activities

- Focus Groups on Key Community Development Issues
 - Affordable Housing
 - Senior Citizens
 - Equity Issues (health, education and community)
 - “Provide a framework of action that provides an inclusive environment that respects diversity and addresses equity issues.”
 - “Equity isn’t something we can fund outright, but rather the lens through which we evaluate opportunities for funding-priorities and strategies and projects and activities.”
- Other Stakeholders
 - Neighborhood Leaders – Neighborhood Advisory Committee
 - Businesses – Knoxville Chamber Partnership, Workforce Connections
 - United Way
 - Public Housing Authority - KCDC
 - Homeless Organizations
 - Knoxville Homeless Coalition and Continuum of Care
 - Planning Organizations – MPC, TPO
 - Arts Organizations – Arts and Cultural Alliance
 - City of Knoxville (Public Service Department, 311)

Types of Information Used

- Quantitative
 - Survey Monkey online survey
 - Turning Point/Touch Pad Polling (survey questions)
 - Measurable priority areas
- Qualitative
 - Public comments
 - Questionnaires targeted to specific individuals/groups
 - Categories/themes
- Other Studies/Research Efforts
 - American Communities Survey (ACS) data, PlanET, MPC/TPO, KCDC, City of Knoxville's Plan to Address Homelessness, Knoxville Knox County Continuum of Care, City of Knoxville 311 and Public Service Department, etc.

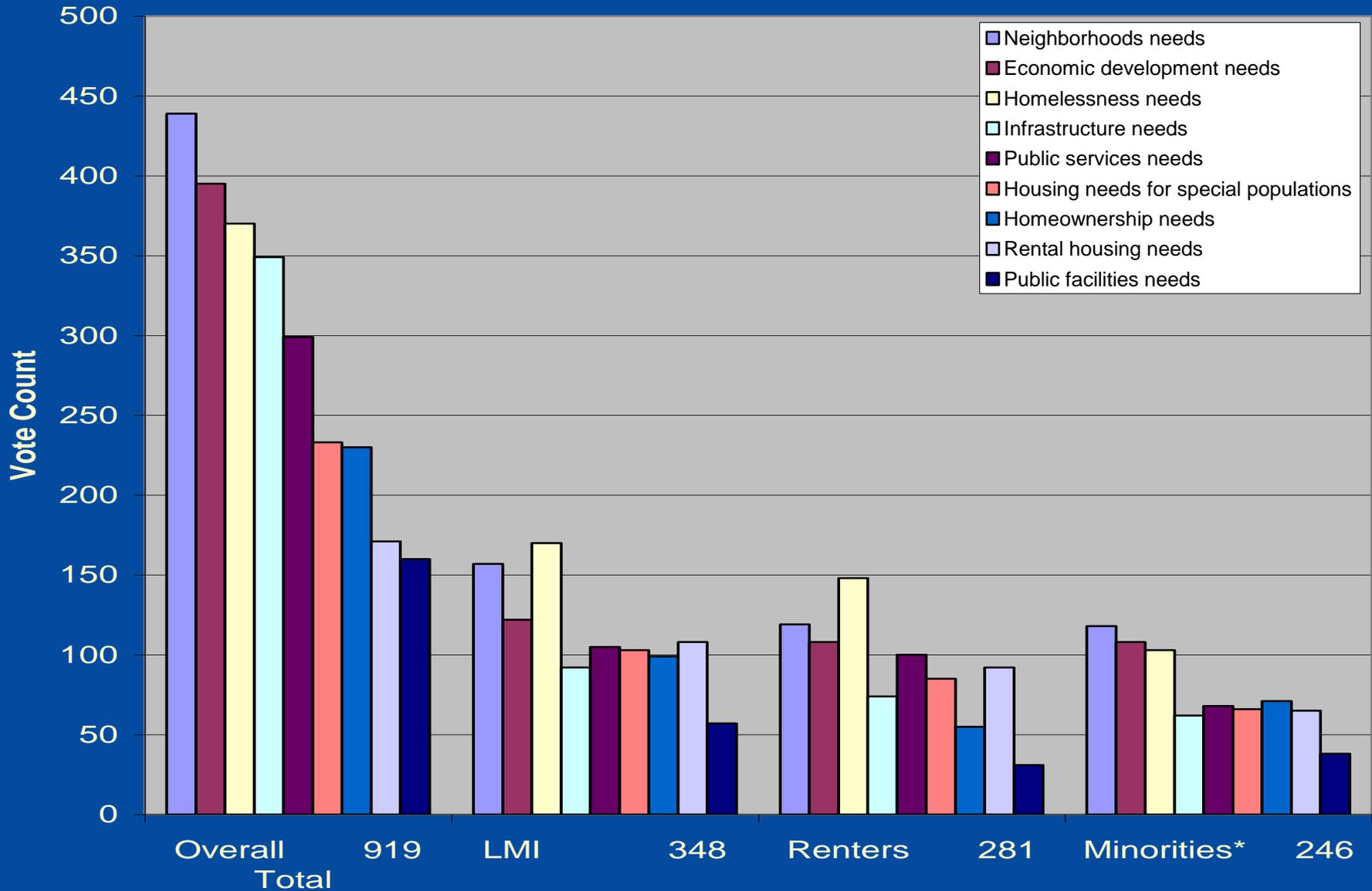
Definitions

- **LMI** – **Low- to Moderate Income** persons/households
 - Defined by HUD as 80% of Area Median Income (2014: \$60,500)
 - Annual Household Income adjusted by Household Size
 - Income limit for a family of four may be *up to* \$48,400 (80% of \$60,500)
 - Updated Annually (ACS Data)
- **Low Mod Area** - The area to be served by the project must have an overall low/mod population of at least 51%
- **Minority** – The way a person describes his/her race/ethnicity
 - Defined by HUD as *anyone other than* “White/Caucasian, non Hispanic/Latino”
- **Elderly** – Aged 62+ (Near-elderly: aged 55-62)
- **Special Needs** – Someone who may need extra support
- **Affordable Housing** - In general, housing for which the occupant is paying no more than 30 percent of his or her income for gross housing costs, including utilities.
- **Disability** - A physical or mental impairment that substantially limits one or more of the major life activities of such for an individual.

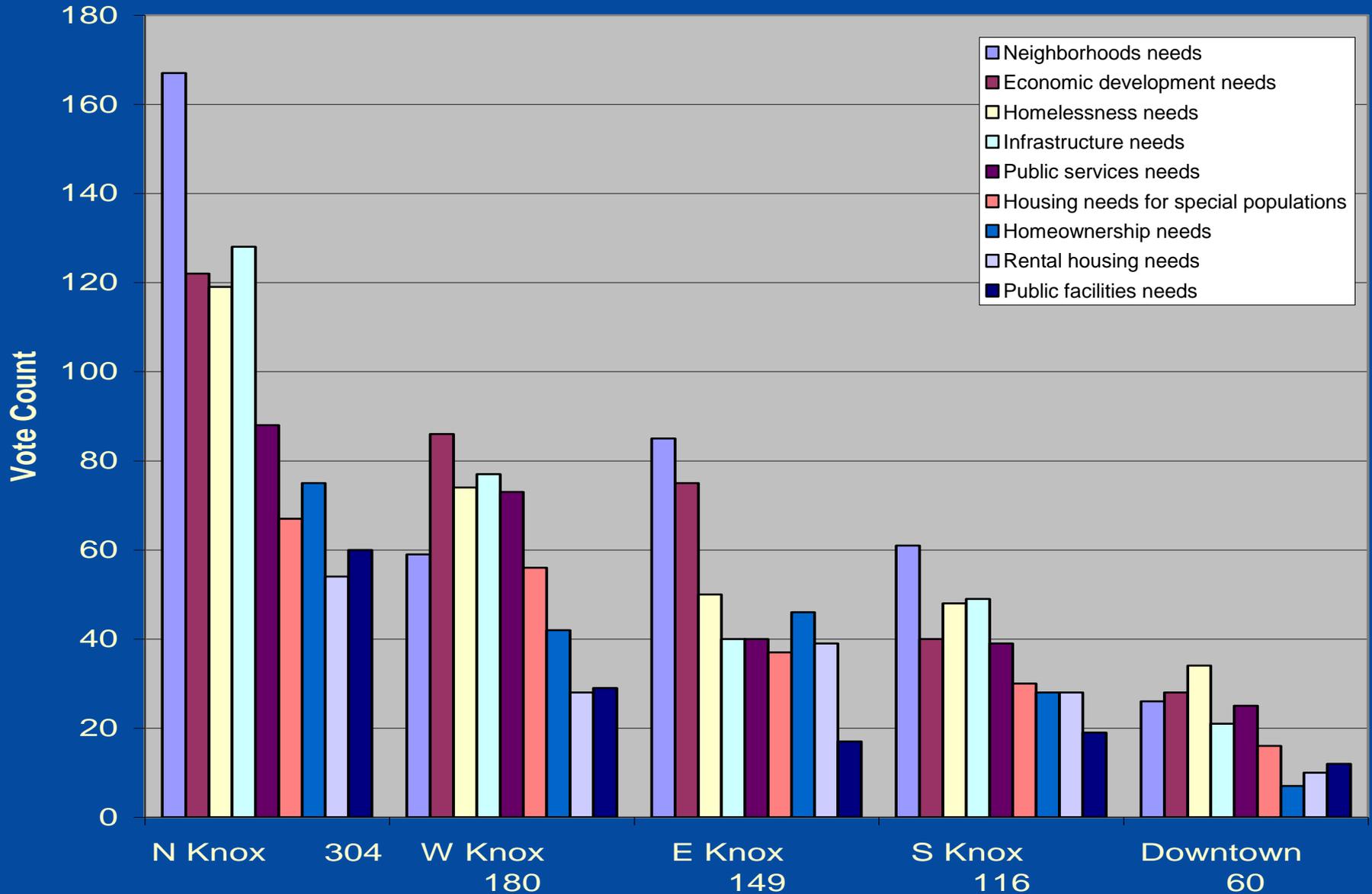
About the Survey

- 919 total individuals answered the survey over 3 months:
 - 63% female; 33% male
 - 71% White, non Hispanic; 27% as a minority race or ethnicity
 - Almost 80% were between the ages of 25-64
 - Annual Household Income – the range was fairly evenly distributed:
 - » Lowest income range (less than \$34,000)
 - » Between the lowest and highest range (\$34,000-\$64,000)
 - » Highest range (over \$64,000)
 - » **38% met the definition of LMI (low to moderate income)**
 - 63% own their homes; 31% rent
 - Almost 40% are in families with children (mostly two-parent families)
 - Household Size:
 - » 23% in 1 person households
 - » 60% in 1-2 person households
 - » almost 90% are in 1-4 person households
 - Geographic Distribution:
 - » 33% North Knoxville
 - » 20% West Knoxville
 - » 16% East Knoxville
 - » 13% South Knoxville
 - » 7% live downtown

III. Most Important Community Needs Category



Most Important Community Needs Category



Overlap with PlanET Community Survey

Findings (Fall, 2012):

1. **Economic and Workforce Development** – public education, job opportunities, support for small business start ups
2. **Environment** – energy efficiency
3. **Healthy Communities** – public safety, access to quality healthcare
4. **Housing and Neighborhood** – housing for seniors, Police/Fire, providing facilities for the **homeless**, sidewalks, increasing single family homes (both homeowner and rental), increase number of shops/stores within walking distance
5. **Transportation and Infrastructure** – local road/street improvement, access to public transit, greenways and walking trails, bike lanes



Regional Prosperity



Clean Air & Water



Healthy People



GreatPlaces



Housing Choices

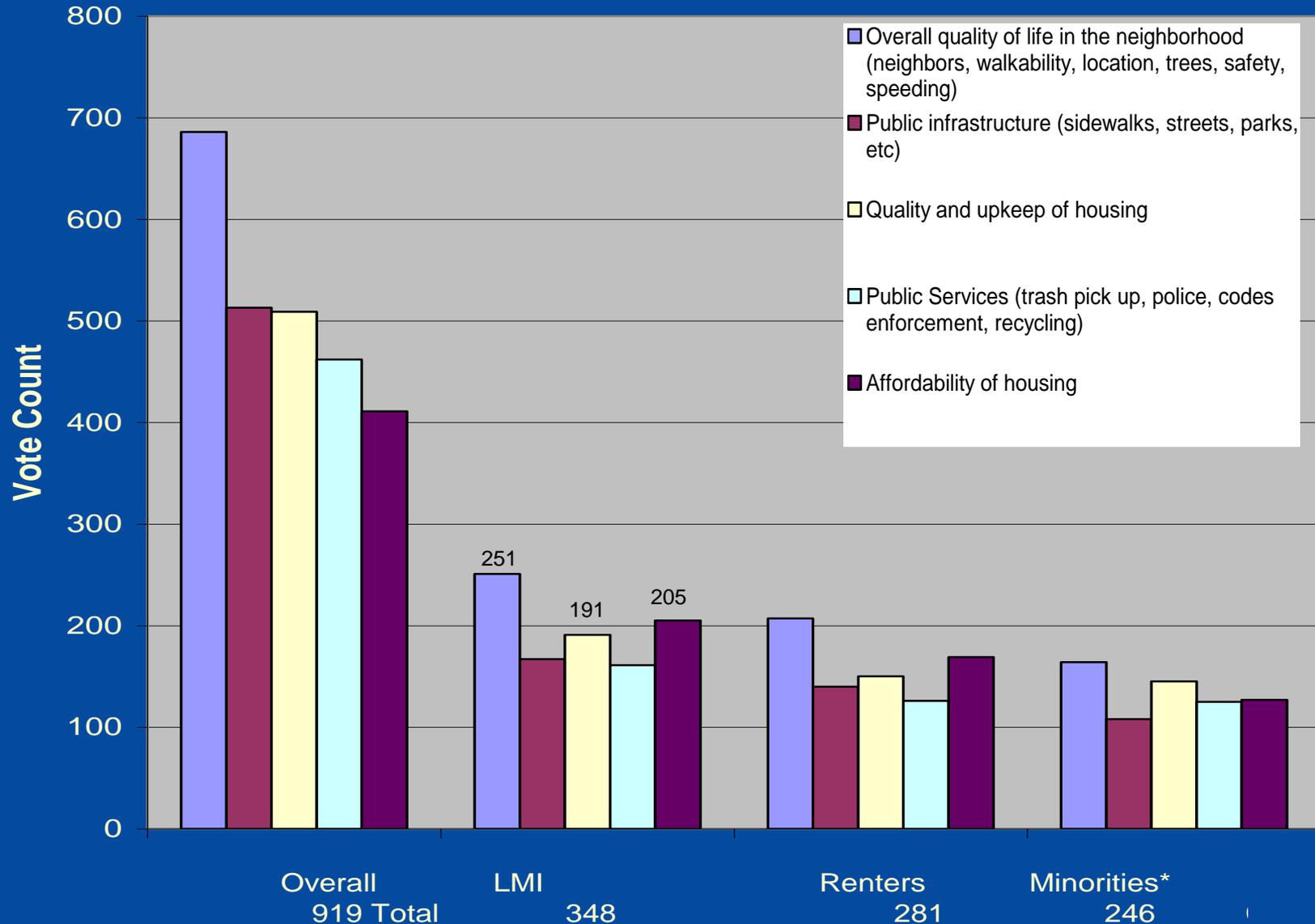


Transportation Choices

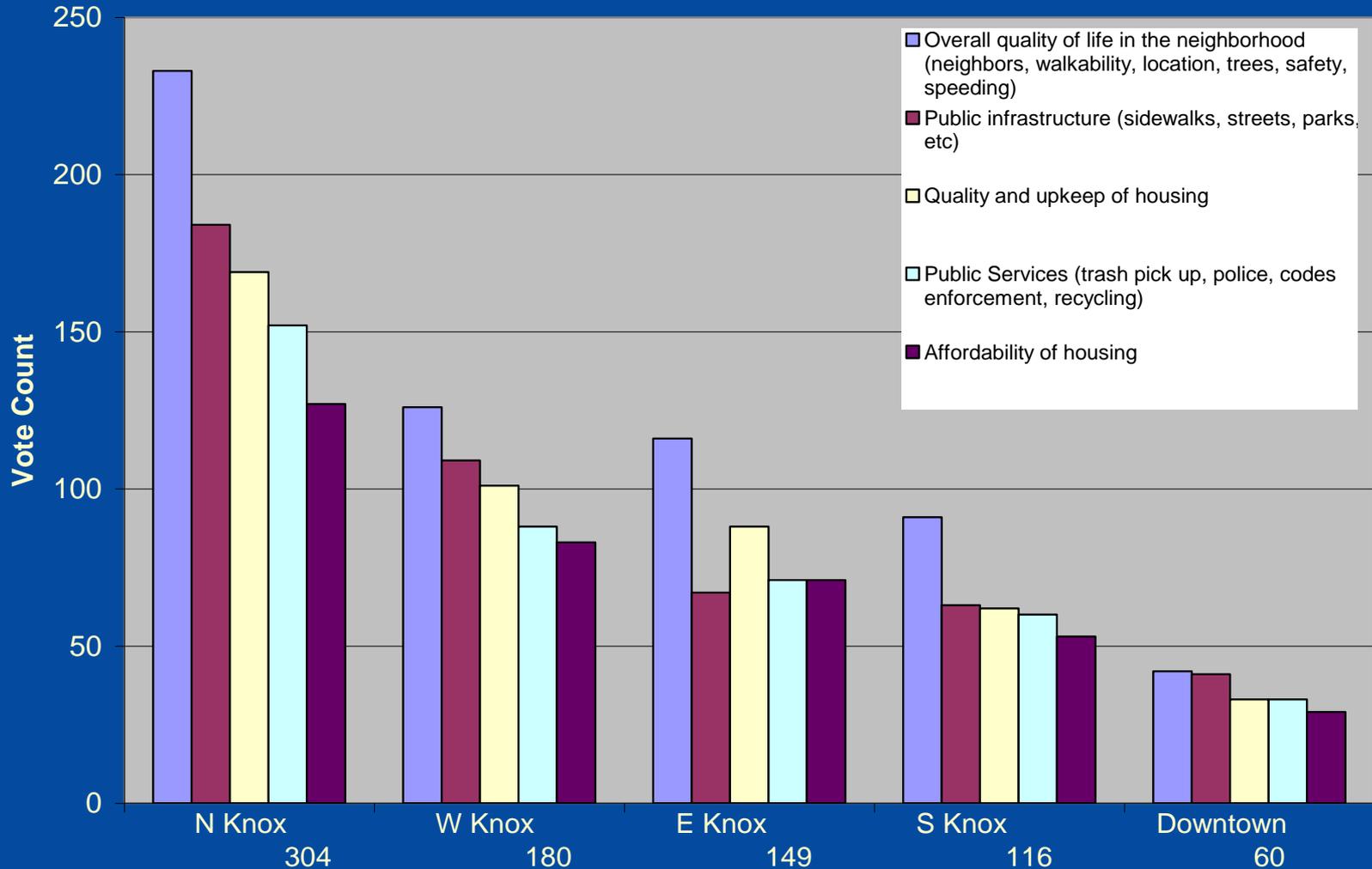


Efficient Infrastructure

High Priority: Neighborhood Needs



Neighborhood Needs Geographic Distribution



Other Neighborhood Needs Research

PlanET Housing and Neighborhood Survey Findings:

Housing for seniors, Police/Fire, providing facilities for the homeless, sidewalks, increasing single family homes (both homeowner and rental), increase number of shops/stores within walking distance



[GreatPlaces](#)



[Housing Choices](#)

City of Knoxville Public Services

- On-street parking, alleys, dead end streets – all create issues for trash/brush pickup
- Vacant houses worsen conditions in neighborhoods
- Rental property – frequent move outs/evictions = more trash

Requests for Service (Knoxville 311)

Requests Opened Between 1/1/2014-12/31/2014

Service Calls Request Type	Total Count
Blight - lot/structure complaints, demo, dirty/overgrown lot	19643
Housing	2859
Street - street modifications, streetlights	111
Sidewalk	34
Homeless (homeless camp complaints)	17

Vacant/Abandoned/Foreclosed Units = Problem Properties/Blight

U.S. Census Bureau, 2013 American Community Survey, 1-Year Estimates

Vacant Units	Knoxville city, Tennessee		
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	n/a	n/a	8,634
Abandoned Vacant Units	n/a	n/a	196
REO Properties (Foreclosures)	n/a	n/a	343
Abandoned REO Properties (Foreclosures)	n/a	n/a	n/a

According to a 2013 U.S. Census Bureau study, abandoned housing units comprise 6.7 percent of the Census Bureau's classification, "other" vacant units, nationally.

The same study showed that foreclosures comprise 11.7 percent of "other" vacant units. There are 2,931 "other" vacant units in Knoxville (2013).

The foreclosure estimate derived from national vacancy averages was compared to a commercial data set available at www.foreclosure.com. That source reports 264 foreclosure and pre-foreclosure properties currently in Knoxville (2014), very close to the estimate derived from the Census Bureau's national averages.

No local data are available to identify units that are both in foreclosure and abandoned.

No local data are available to discern rehabilitation suitability.

Neighborhood Needs Strategies

**Quality and
Upkeep of
Housing**

Quality of Life

**Public
Infrastructure**

**Affordability
of Housing**

**Community
Development
Department**

- Office of
Neighborhoods
- Neighborhood
Advisory Committee

**Public
Services**

Neighborhood Needs Strategies



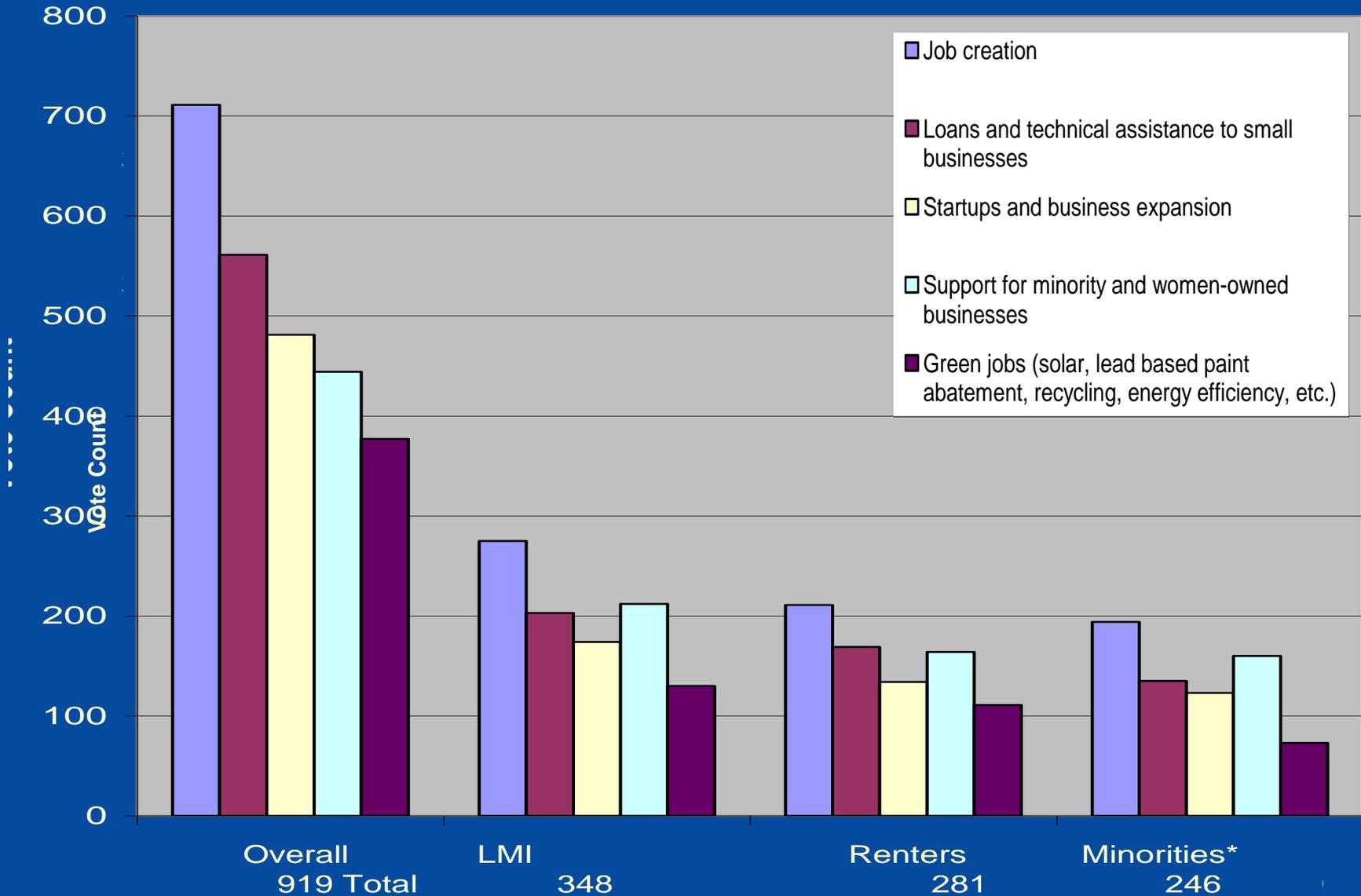
Neighborhood Needs

Strategy Summary

Support:

- Efforts to promote **Quality of Life** in neighborhoods, such as
 - Programs to help eliminate blighted and vacant/underused properties:
 - Acquisition and resale of blighted and chronic problem properties
 - Home Maker's Program
 - Commercial Façade Program
 - Historic Preservation Funds
 - Model Block Program;
- Housing rehabilitation, emergency/minor home repair programs to encourage maintenance and **Quality and Up-Keep of Housing**; and
- **Affordability of Housing** through new construction, housing rehabilitation, and energy efficiency/weatherization improvements.

High Priority: Economic Development Needs



Economic Development Needs Comments

- **Job Creation**
 - Workforce issues, location of jobs, housing/transportation issues
- **Loans and Technical Assistance**
 - Incentives to hire locally, hiring within LMI groups, help to build capacity in small, community-based businesses
- **Start Ups and Business Expansion**
 - Help build capacity
- **Support for Women and Minority Owned Businesses**
 - Support women-owned and African American-owned businesses, community-based businesses
- **Green Jobs**
 - Energy Efficiency/Weatherization jobs
- **Barriers to Economic Opportunity for LMI people:**
 - Transportation/Housing Issues
 - Alcohol and Drug Issues
 - Accessibility/Disability Issues
 - Lack of Education, Training and 'Soft Skills' Training (what employers are looking for, what skills are lacking in potential/available workers)
 - Legal issues

Construction Activity Data

CDBG Construction Activity (First Four Years of Current Consolidated Plan - 2010-2013)

Construction (skilled and unskilled)	Overall New Hires	Section 3 New Hires	Section 3 Contracts	Section 3 Dollar Amt	% share
PY 2010	39	18	22	\$373,237	42%
PY 2011	10	7	26	\$388,798	74%
PY 2012	12	8	33	\$512,119	90%
PY 2013	5	5	20	\$664,104	93%
PY 2014	NA	NA	NA	NA	NA
Total	66	38	101	\$1,938,258	

U.S. Census Bureau, 2007-2011 American Community Survey, 5-Year Estimates and LEHD Origin-Destination Employment Statistics

Business by Sector	Knoxville city, Tennessee				
	Number of Workers	Number of Jobs	Share of Workers (%)	Share of Jobs (%)	Jobs Less Workers (%)
Construction	5,534	5,281	6.5	3.0	-3.5

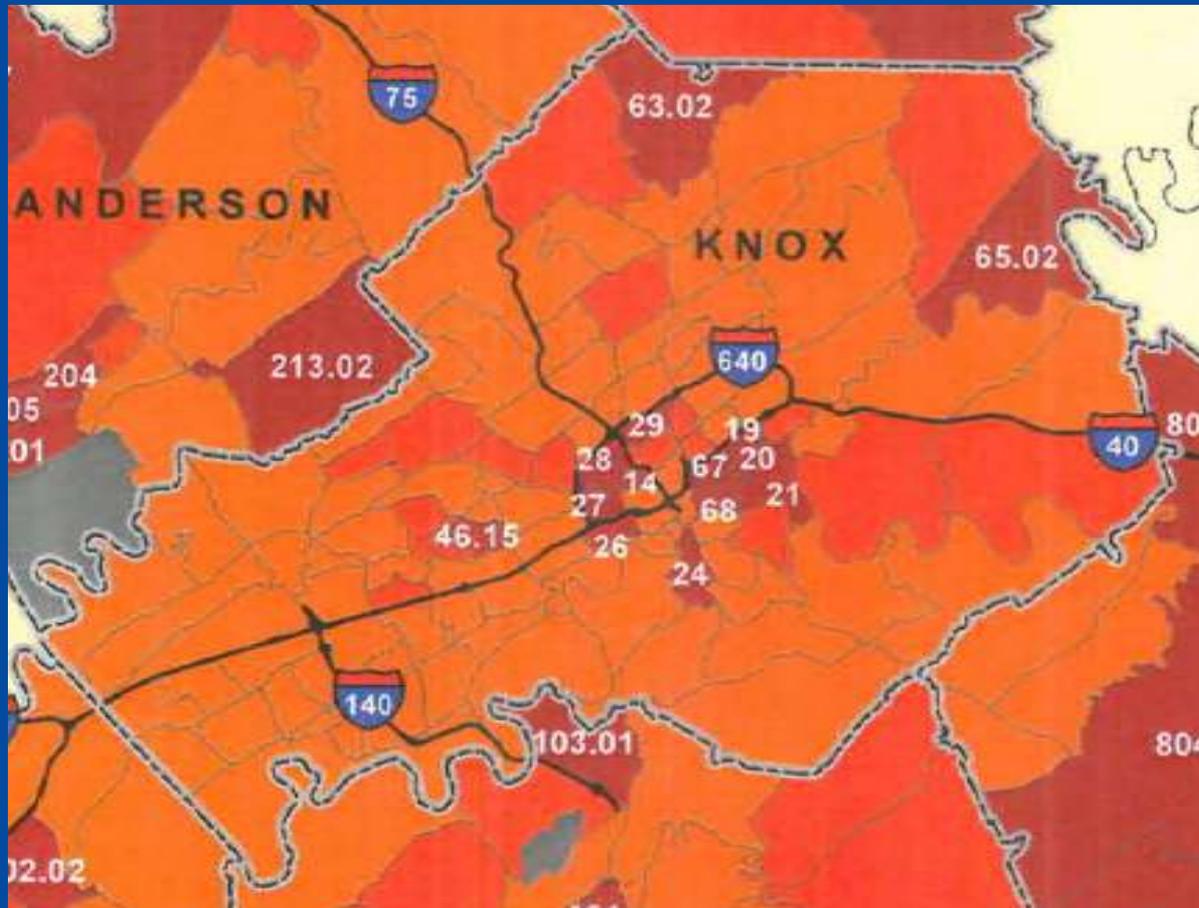
Minority and Women Owned Business Activity

Three Years of Current Consolidated Plan - 2010-2013

Contracts to Minority and Women-Owned Businesses	MOB Contracts	MOB Dollar Amt	WOB Contracts	WOB Dollar Amt
PY 2010	NA	NA	NA	NA
PY 2011	11	\$170,023	9	\$91,006
PY 2012	8	\$268,923	6	\$373,770
PY 2013	9	\$360,078	6	\$44,095
PY 2014	NA	NA	NA	NA
Total	28	\$799,024	21	\$508,871

Priority Areas

- High Priority Areas scored lowest in three measures:
 - **Opportunity:** poverty, income, public assistance, living-wage jobs, unemployment, housing/transportation costs, free/reduced lunch eligibility, education attainment, college enrollment, pre-school enrollment
 - **Accessibility:** physical activity centers, active transportation, public transit, vehicle availability, retail food availability, healthy food for children
 - **Vulnerability:** disabilities, race/ethnicity, English proficiency, child population, senior population, single parent households



Priority

Tract Number	Very High
[Dark Red Box]	High
[Orange Box]	Moderate
[Grey Box]	No Population

Note: Only Very High census tract numbers are listed on the map.

Economic Development Needs Strategies

Job Creation

**Loans and
Technical
Assistance
to Small
Businesses**

**Start Ups and
Business
Expansion**

**Support for
Minority-
and Women-
Owned
Businesses**

- **Community Development Department**
- **Office of Business Support**
- **Equal Business Opportunity Program and**
 - **Office of Sustainability**
 - **Office of Redevelopment**

Green Jobs

Economic Development Needs Strategies

Section 108
Loans

Job Creation

Loans and
Technical
Assistance to
Small
Businesses

Start Ups and
Business
Expansion

Knoxville Area
Urban League

Commercial
Façade
Program

Knoxville
Chamber of
Commerce and
Innovation
Valley

Section 3
Construction
Activities

Support for
Minority-
and Women-
Owned
Businesses

- **Community Development Department**
- **Office of Business Support**
- **Equal Business Opportunity Program and**
 - **Office of Sustainability**
 - **Office of Redevelopment**

Green Jobs

Knoxville
Entrepreneurial
Center

Disadvantaged
Business
Outreach

KUB Round It Up
Program
(weatherization
jobs)

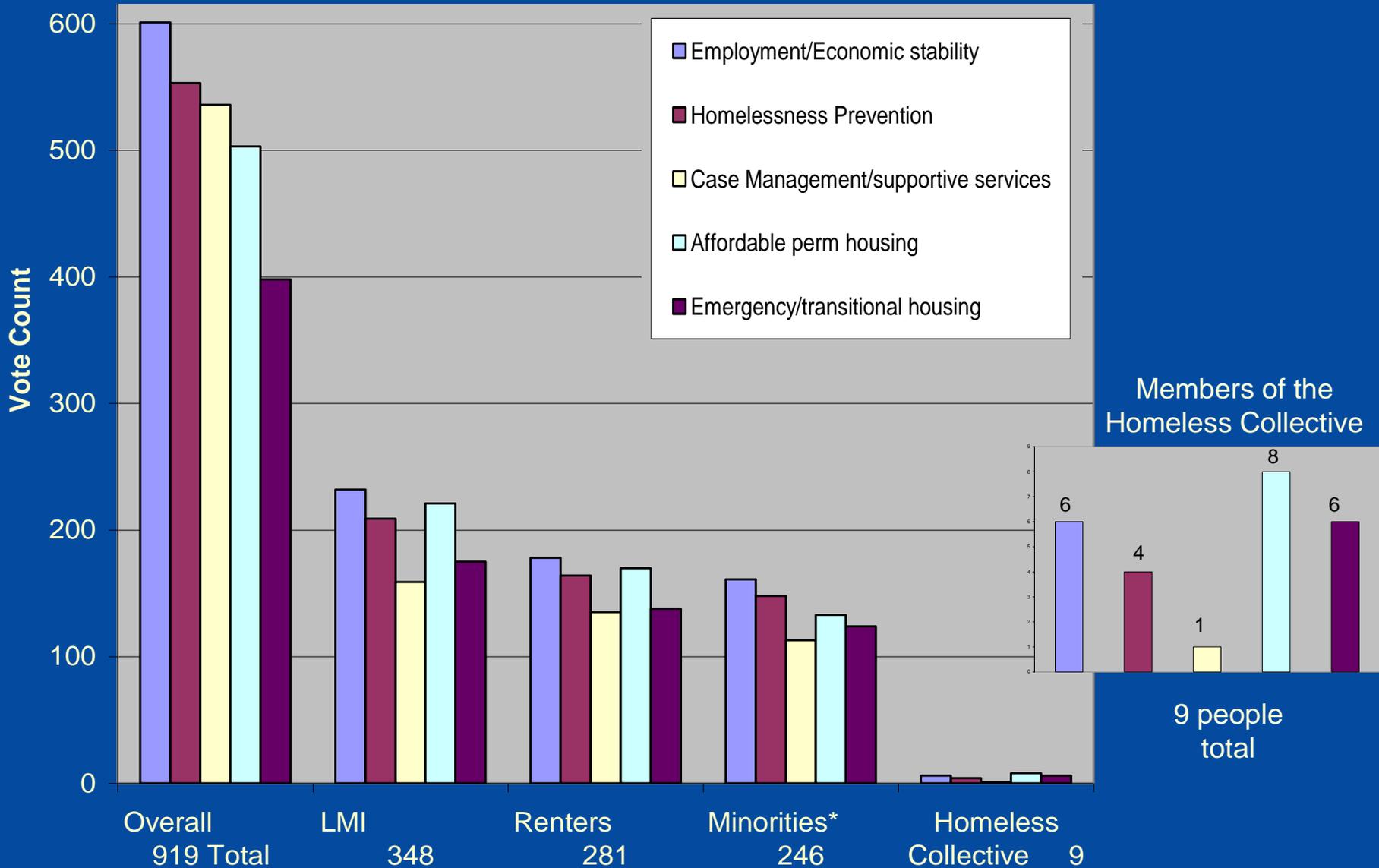
Economic Development Needs

Strategy Summary

Support:

- **Job Creation and Loans and Technical Assistance for Small Businesses** through:
 - Commercial Façade Program;
 - Section 3 construction activities;
 - Construction activity through the Redevelopment Office;
 - Loans through the Section 108 program; and
 - Office of Business Support.
- **Minority- and Women- Owned Businesses** through the Office on Equal Business Opportunity/disadvantaged business outreach efforts and Section 3 construction activities;
- **Start Ups and Business Expansion** efforts through:
 - Knoxville Area Urban League's 'Opportunities to Prosper' Micro Lending Program;
 - Knoxville Chamber of Commerce and Innovation Valley; and
 - Knoxville Entrepreneurial Center; and
- **Green Jobs** initiatives through the Office of Sustainability and weatherization programs, such as KUB's Round It Up program.

High Priority: Homeless Needs



Homeless Needs Comments

- **Employment/Economic Stability**
 - Workforce issues - multiple barriers to getting/keeping a job (legal, transportation/housing, alcohol/drugs, disability, domestic violence); education and training; supported employment
- **Homelessness Prevention**
 - Education, emergency evictions, codes enforcement/landlord registry
- **Case Management/Supportive Services**
 - Health care, mental illness, disability issues, veteran's services
- **Affordable, Permanent Housing**
 - 100% occupancy at KCDC; more permanent supportive housing for special populations (veterans, chronically homeless, disabled)
- **Emergency/Transitional Housing**
 - Support for those who are finding jobs and making the shift to longer-term housing
- **Other:**
 - Better social services coordination needed

Overlap with Goals from Knoxville's Plan to Address Homelessness

1. Provide Leadership, Collaboration and Civic Engagement
 - Mayor's Office, Community Development Department, Office on Homelessness
2. Improve Crisis Response System
 - Provide services and resources designed to prevent homelessness
 - Seek to rapidly re-house individuals and families who are homeless
 - Provide for effective coordination of services
 - Provide targeted assistance to address the specialized needs of specific populations
3. Create and Maintain Access to a Variety of Decent, Appropriate, Affordable Permanent Housing
 - Maintain and improve the existing stock of affordable housing
 - Incentivize the creation of a variety of affordable and very affordable housing options (taking into consideration energy efficiency and the availability of appropriate, affordable transportation)
 - Accessible for people with disabilities and supportive services for the elderly or people with mental illnesses.
4. Increase Economic Security
 - Maximize access to targeted and mainstream job training and placement programs
5. Improve Health and Stability
 - Primary and behavioral health care services

Homeless Needs Strategies

Homelessness Prevention

Employment and Economic Stability

Case Management and Supportive Services

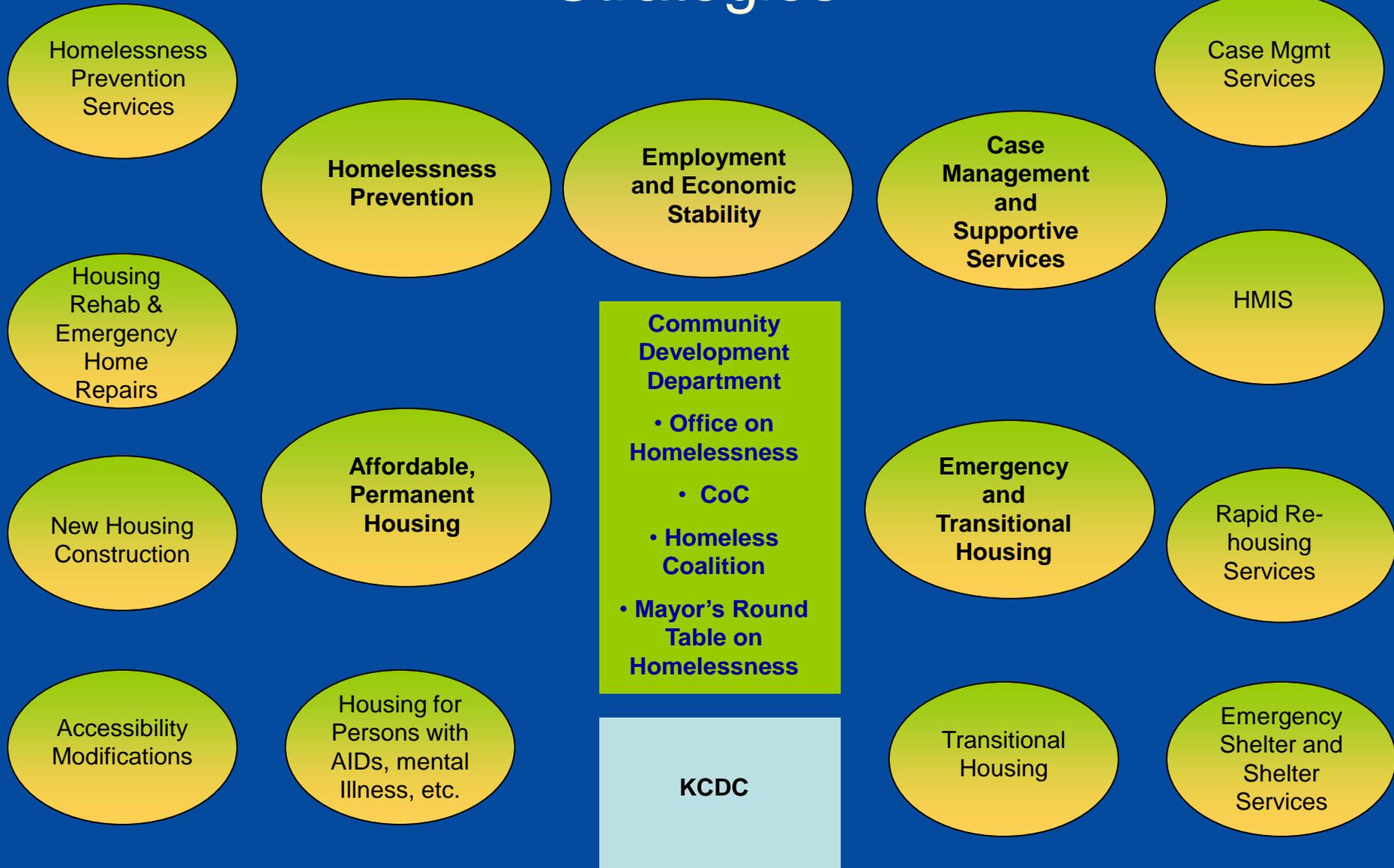
Affordable, Permanent Housing

Community Development Department

- **Office on Homelessness**
- **CoC**
- **Homeless Coalition**
- **Mayor's Round Table on Homelessness**

Emergency and Transitional Housing

Homeless Needs Strategies

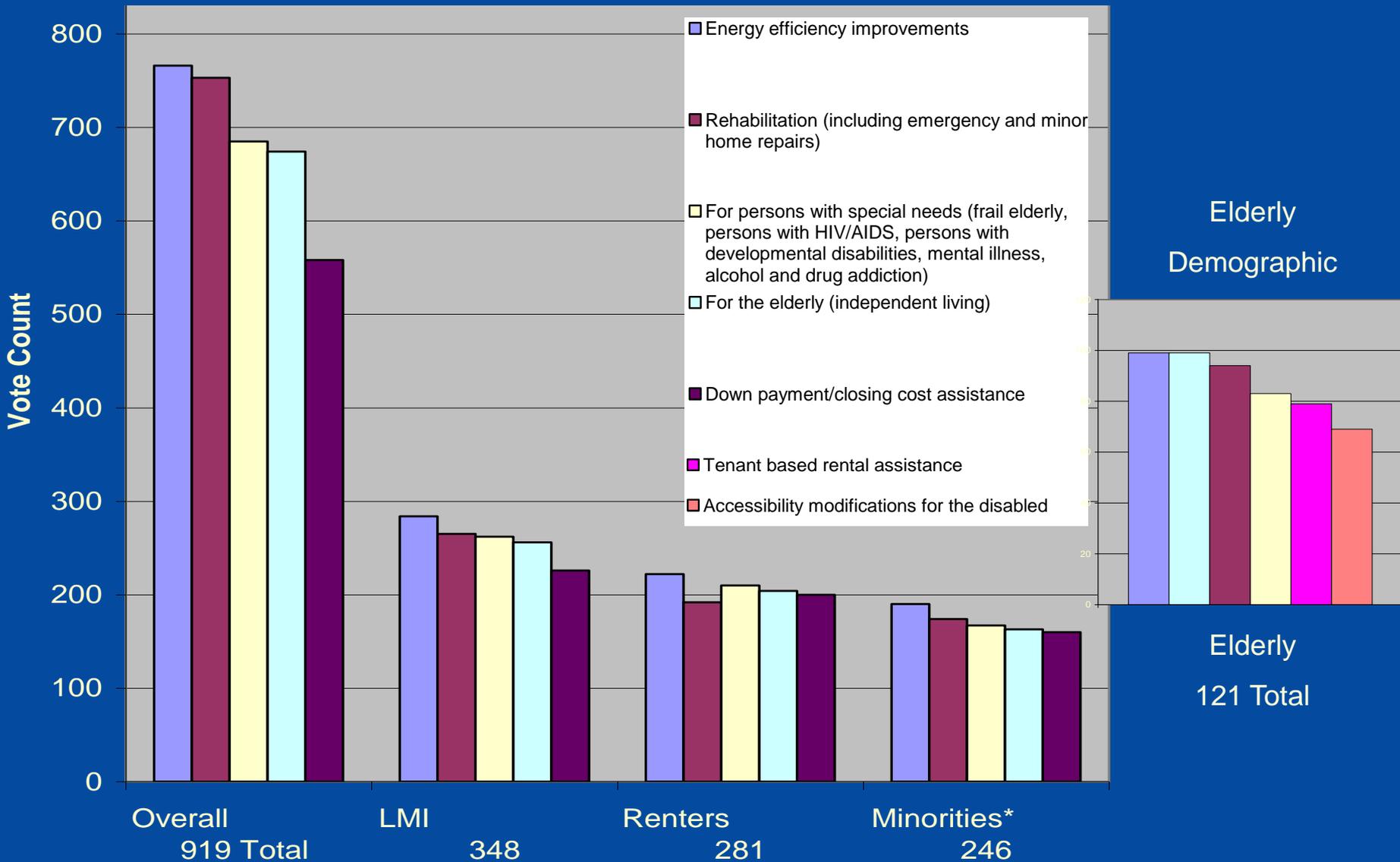


Homeless Needs Strategy Summary

Support:

- Employment and Economic Stability through Case Management/Supportive Services;
- Homelessness Prevention through Case Management/Supportive Services and housing rehabilitation and emergency/minor home repair programs (inc. accessibility modifications) and weatherization programs to help people afford to stay in their housing;
- Case Management/Supportive Services (inc. HMIS to track homelessness statistics and rapid re-housing to minimize length of time homeless) and Housing Counseling;
- Emergency Shelter/Services and Transitional Housing/Services; and
- The development/maintenance of Affordable Permanent Housing through new construction, housing rehabilitation and emergency/minor home repair programs (inc. accessibility modifications), weatherization programs, and housing for special needs populations/TBRA.

High Priority: Housing Needs



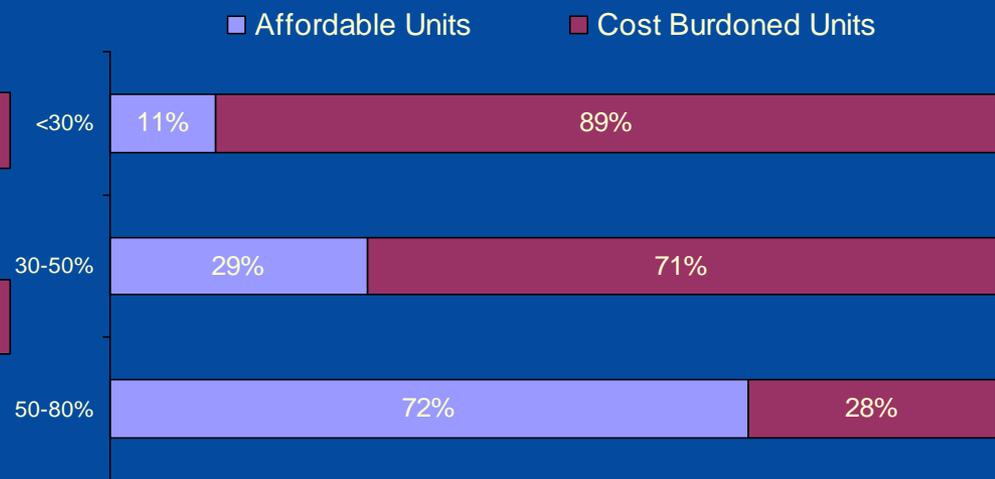
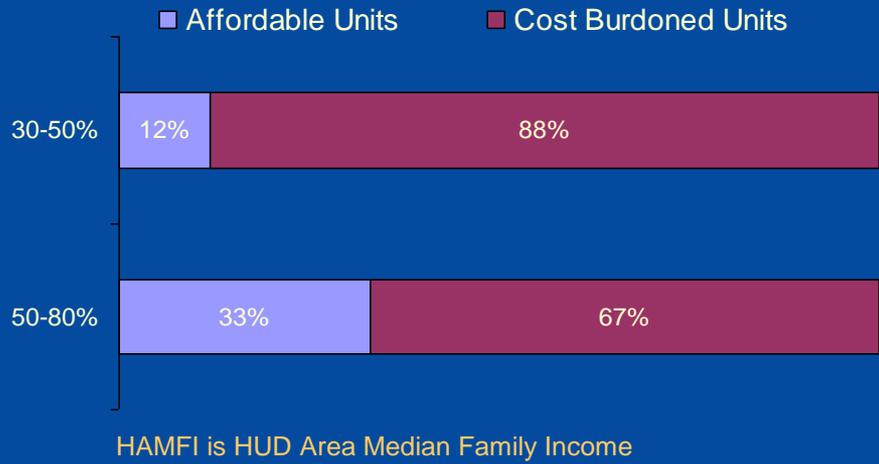
Housing Needs Comments

- Energy Efficiency Improvements
 - Homeownership and rental housing
- Rehabilitation
 - Safe, affordable housing, landlord registry
- Housing for Special Needs
 - Supportive housing for the frail elderly and those with disabilities, substandard SROs, housing for domestic violence victims, homeless seniors
- Independent Living for the Elderly
- Down payment/Closing Cost Assistance
- Other:
 - Transportation, Connectivity
 - Fear of Homelessness
 - Accessibility/Disability Issues
 - Sustainability, Food
 - Preservation, Blight
 - Safety

Housing Affordability/Availability

Owner Occupied Housing Affordability/Availability

Rental Housing Affordability/Availability



Comprehensive Housing Affordability Strategy, 2007-2011

Units Affordable to Households Earning:	Knoxville city, Tennessee	
	Owner	Renter
30% HAMFI	No data	4,590
50% HAMFI	4,965	11,950
80% HAMFI	14,114	29,269
100% HAMFI	19,901	No data
Total Occupied Housing Units	42,204	40,625

Housing Conditions – Local Data

U.S. Census Bureau, 2007-2011 American Community Survey, 5-Year Estimates

Year Unit Built	Knoxville city, Tennessee			
	Owner Occupied	Share (%)	Renter Occupied	Share (%)
Built after 1980	13,763	32.6	14,712	36.2
Built Prior to 1980 (35+ years old)	28,441	67.4	25,913	63.8
Total occupied housing units	42,204	100.0	40,625	100.0

U.S. Census Bureau, 2007-2011 American Community Survey, 5-Year Estimates

Condition of Units	Knoxville city, Tennessee			
	Owner Occupied	Share (%)	Renter Occupied	Share (%)
Substandard Units* (one or more conditions)	10,607	25.2	20,000	49.2
No selected conditions	31,597	74.9	20,631	50.8
Total occupied housing units	42,204	100.0	40,625	100.0

The variable “conditions” is defined for owner- and renter-occupied housing units as having at least one of the following conditions:

1. Lacking complete plumbing facilities
2. Lacking complete kitchen facilities
3. With 1.01 or more occupants per room
4. Selected monthly owner costs as a percentage of household income greater than 30%
5. Gross rent as a percentage of household income greater than 30%

Selected conditions provide information in assessing the quality of the housing inventory and its occupants.

* The data are used to easily identify those homes in which the quality of living and housing can be considered substandard.

Housing Needs Strategies

**New Housing
Construction**

**Energy Efficiency
Improvements**

**Housing
Rehabilitation**

**Housing for
Special Needs
Populations**

**Community
Development**

**• New
Affordable
Housing
Roundtable**

**Independent
Living for the
Elderly**

Housing Needs Strategies

Blighted Problem Property Programs

New Housing Construction

Energy Efficiency Improvements

Housing Rehabilitation

CAC/KUB Round It Up Program

Down payment & closing costs assistance

Housing for Special Needs Populations

Community Development
• New Affordable Housing Roundtable

Independent Living for the Elderly

Emergency & Minor Home Repair

Owner Occupied Housing Rehab

CHDO Housing Programs
(includes some Housing Counseling)

Housing for Persons with AIDs, mental illness, etc.

KCDC

Accessibility Modifications

Rental Housing Rehab

LBP Screening and Abatement

Housing Needs

Strategy Summary

Support:

- Energy Efficiency Improvements and Housing Rehabilitation (including Accessibility Modifications) through direct programs and sub-recipients providing:
 - Owner-Occupied Housing Rehabilitation program;
 - Rental Housing Rehabilitation Program;
 - Emergency and Minor Home Repairs;
 - Weatherization Improvements (leveraged with KUB's Round it Up program); and
 - Improving education for LBP Screening and Abatement programs.
- Development of Supportive Housing for Special Needs populations and Independent Living for the Elderly – housing that could support requests for additional Tenant Based Residential Assistance vouchers through KCDC.
- Development of New Housing Construction through:
 - Partnership with Community Housing Development Organizations (CHDOs) that also provide Housing Counseling to potential home buyers;
 - Down Payment and Closing Cost Assistance to CHDO home buyers; and
 - Blighted Problem Properties programs, such as the Home Maker's Program and Model Block Program; and
- The development of an *Affordable Housing Roundtable*, hosted by Community Development on a quarterly basis

Low Priority Needs

- Public Infrastructure Needs
 - **Street Improvements** – possibly through the Model Block Program
- Public Service Needs
 - **Health Services** – possibly through a non profit organization providing programs to a LMA
- Public Facilities Needs
 - **Neighborhood/Community Centers** – needs further study

Priority Summary

- **High Priority:**
 - Neighborhood Needs
 - Economic Development Needs
 - Homeless Needs
 - Housing Needs

- **Low Priority:**
 - Public Infrastructure Needs - Street Improvements
 - Public Services Needs - Health Services
 - Public Facilities Needs - Neighborhood/Community Centers

IV. Timeline

- Citizen Participation and Consultation October-December 2014
- Public Meeting (#1) October 21, 2014
- Staff Research: Nov. 2014 – March 2015
 - Housing Market Conditions, Environmental Record Review, Analysis of Data/Information
- Staff Prepare Draft of Priorities/Strategies January 2015
- Public Meeting (#2) January 27, 2015
- Staff Prepare Draft Consolidated Plan and Year 1 Action Plan January-March 2015
- Take Year 1 Funding Applications February 2-17 (noon), 2015
- **Public Comment Period** **March 17 - April 16, 2015**
- **Public Meeting (#3)** **April 7, 2015**
- City Council Presentation April 14, 2015
- City Council Review/Vote April 28 or May 12, 2015
- Consolidated Plan and Year One Action Plan due to HUD May 15, 2015

2015 CDBG Application and Homeless Grant Application

Important Dates

2/2 Release of CDBG and Homeless Grant Applications

- » See www.cityofknoxville.org/development
- » Please RSVP by 2/4

2/5 Mandatory TA Workshop

1:00 Homeless Grant Workshop

2:00 CDBG Grant Workshop

2/10 Alternate Workshop Date

(in case of inclement weather)

2/17 Applications Due Date (12:00 Noon)

Thank You!

- Email: Linda Rust
- LRust@cityofknoxville.org
- Write Attn: Linda Rust, City of Knoxville
Community Development, P.O. Box 1631,
Knoxville, TN 37901
- Call: (865) 215-2120
 - We want to answer your questions
 - We want to take your comments